Terms and Conditions Governing OCBC Premier Private Client International Wealth Welcome Reward Programme (the "Programme")

Programme Period

1. The Programme is valid from **1 July 2026 to 31 July 2026** (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") at its absolute discretion (the "Programme Period").

Eligibility

2. An individual will qualify for the Programme if he/she successfully joins as a new customer of OCBC Premier Private Client International Wealth ("Each an **Eligible Client, collectively Eligible Clients**") during the Programme Period. The Eligible Client must not have (i) an existing OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client or OCBC Premier Private Client International Wealth relationship; and/or (ii) ceased his/her OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client or OCBC Premier Private Client International Wealth relationship within the last 12 months.

Programme Mechanics

3. An Eligible Client will qualify for the fresh funds reward as described in Clause 5 below (each a "**Fresh Funds Reward**") when they fulfil all the following criteria:

   a) submits a signed copy of the "Terms & Conditions Governing OCBC Premier Private Client International Wealth Welcome Reward Programme" during the Programme Period,
   b) places Fresh Funds (as defined in Clause 4 below) with qualifying amount set out in Clause 5 ("**Qualifying Amount**") as the primary account holder, no earlier than three months before the month in which the Eligible Client's OCBC Premier Private Client relationship is successfully established ("**Onboarding Month**") and no later than three month after the Onboarding Month, and
   c) maintains the Qualifying Amount for at least three months after the month of most recent placement of Fresh Funds (as defined in Clause 4) as the primary account holder ("**Minimum Maintenance Period**").

4. "**Fresh Funds**" refers to (i) funds in the form of non-OCBC cheques/ cashier's orders/ demand drafts or (ii) funds that are not withdrawn from any existing OCBC accounts and re-deposited in the last 30 days, and funds must be incremental to the Eligible Client's overall deposit balances 30 days prior to the date of deposit.

   Fresh funds can be (i) deposited into current or savings account(s); or (ii) used to purchase investment products offered by OCBC (subject to OCBC's assessment of product suitability for the Eligible Client) held by the Eligible Client as the primary account holder, and excludes all deposit campaigns, time deposits or investments made pursuant to any other OCBC promotions or where any other OCBC promotional rates or offers were already availed in relation to such deposit or investment, unless otherwise specify by OCBC.

Fresh Funds Reward

5. Eligible Clients must fulfil the criteria set out in Clause 3 during the Programme Period to receive the Fresh Funds Reward corresponding to the qualifying amount as set out in the table below.

Qualifying Amount	Fresh Funds Reward (S$)
≥ S$1,500,000 (or the equivalent in foreign currency)	S$4,000 to be credited into OCBC Premier Private Client VOYAGE card

6. Each Eligible Client will only be entitled to receive a maximum of one Fresh Funds Reward during the Programme Period.

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7. If the Eligible Client is subsequently discovered to be ineligible to participate in the Programme or to receive the Fresh Funds Reward, OCBC reserves the right to (a) forfeit or withdraw the Fresh Funds Reward at any time; or (b) (where the Fresh Funds Rewards has been redeemed) claw-back the Fresh Funds Reward or request the relevant customer to repay to or compensate OCBC the value of the Fresh Funds Reward at any time, and OCBC shall have the right to debit the value of the Fresh Funds Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC should the Fresh Funds Reward be forfeited, withdrawn or reclaimed by OCBC for whatsoever reasons.

8. The Fresh Funds Reward will be credited to the Eligible Client's OCBC Premier Private Client VOYAGE Card within eight weeks after the Minimum Maintenance Period or Onboarding Month, whichever later.

9. OCBC reserves the right to substitute or replace the Fresh Funds Reward with any item of similar value at its sole discretion without notice to any person.

General

10. The eligibility of any Eligible Client to receive the Fresh Funds Reward shall be determined at the absolute discretion of OCBC.

11. The Programme shall not apply in conjunction with any other privileges or promotions held or conducted by OCBC.

12. OCBC reserves the right at its absolute discretion to terminate the Programme or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Programme.

13. OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Programme, or any product and/or service relating to the Programme. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Programme, and/or the use of any product and/or service relating to the Programme, by any person.

14. OCBC's decisions on all matters relating to the Programme shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail.

15. OCBC shall not be responsible for any loss or damage to any person in connection with the Programme howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.

16. These terms and conditions shall be governed by the laws of Singapore and each participant in the Programme irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

17. By participating in this Programme, the Eligible Client hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group"), and its business partners for the purposes of managing, marketing, and administering this Programme , and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

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18. The terms and conditions (or any part thereof) governing the Programme may be provided in such other languages as may be published by the Bank from time to time. In the event of any conflict, discrepancy or inconsistency in interpretation between the various versions, this English version shall prevail.

By signing this form, I hereby acknowledge that I have read, understood and agree to be bound by the above "Terms and Conditions Governing OCBC Premier Private Client International Wealth Welcome Reward Programme" (Valid from **1 July 2026 to 31 July 2026**).

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Customer's Signature	Client Advisor's Signature
Customer's Name:	Client Advisor's Name:
Date:	Client Advisor's Centre:
	Date:

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